

UNITED STATES BANKRUPTCY COURT  
District of New Jersey  
(Newark)

Debtor(s): Maria Helen Manalo-Baluyot & Jonathan A. Baluyot

Case No. 21-19132

LEASE ASSUMPTION AGREEMENT

I/We agree to assume the lease described below (the "Lease"), with ACAR Leasing, LTD d/b/a GM Financial Leasing ("Lessor") pursuant to 11 U.S.C. §365(p) and agree to make the monthly payments listed below as required under the Lease. The Lease is hereby incorporated by reference. I/We further agree to be bound by all the terms and conditions of the Lease including but not limited to any and all liability for excess mileage, excess wear and use, early termination liability, and any other amounts required by the Lease. I/We agree to assume the Lease as my/our personal obligation and agree that any protections afforded under 11 U.S.C. §524(a) do not apply to this Lease.

**Description of Lease**

December 16, 2019; Vehicle Description: 2020 Chevrolet Trax; VIN: KL7CJPSB3LB005149

**Amount Assumed and Payments Due Under Lease**

As of December 1, 2021, the amount assumed is \$3,708.00 plus all amounts due under the Lease at the termination of the Lease.

Payments due under Lease: until the account is paid in full

I/We assume the Lease through this Lease Assumption Agreement.

Lessee (Debtors):

Co-Lessee (Co-Debtor), if also assuming the Lease:

Print name: Maria Helen Manalo-Baluyot

Print name:

Signature: *Maria Helen Manalo-Baluyot*

Signature: \_\_\_\_\_

Date: 12/1/21

Date: \_\_\_\_\_

Accepted by Lessor:

Print Name: Lorenzo Nunez for ACAR Leasing, LTD d/b/a GM Financial Leasing

Signature: *Lorenzo Nunez*

Date: December 06, 2021

**FILED**  
JEANNE A. NAUGHTON, CLERK

DEC 20 2021

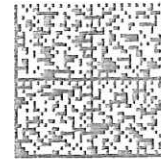
U.S. BANKRUPTCY COURT  
NEWARK, N.J.  
BY *[Signature]* DEPUTY

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